

11/1/92

Bulletin No. 92-46

P-2210 C1

P-2210 Determination and Documentation of Eligibility Factors  
(Cont'd)

C. Financial Eligibility Computation

A household's financial eligibility is determined by comparing the household's TOTAL NET INCOME to the household's TOTAL BASIC NEED REQUIREMENTS.

The following steps correspond with the backside of the ANFC Eligibility Worksheet (DSW 203A).

A. HOUSING

Enter verified amounts for each item - see WAM 2245.3

B. BASIC NEED REQUIREMENTS

1. **Basic Needs** - see WAM 2245.2  
(Does not apply to households paying room and board)
2. **Housing** - Use total in A above up to maximum allowed - see WAM 2245.3 (Note: for Public Housing always use maximum - see WAM 2245.33 and P-2210 E).
3. **Room & Board** - Use "Room and Board Standards for Eligibility" table - see WAM 2246.
4. **Other Needs** - use "Other Basic Needs Standards" table - see WAM 2246.
5. **Special Needs** - Special needs allowances as defined at WAM 2245.2 P.3.
6. **Total Basic Needs Requirements** - Total of Basic Needs plus Housing plus Special Needs - or - Room & Board Standard plus Other Needs plus Special Needs. Drop the cents from the total figure.
7. **Gross Maximum Income Standard** - Total Basic Need Requirements multiplied by 185%.

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P-2210     Determination and Documentation of Eligibility Factors  
              (Cont'd)

C.     Financial Eligibility Computation (Continued)

C.     GROSS MONTHLY INCOME - see Step Two, D. 1., on the following page  
          for procedures on how to compute gross monthly income.

The allowable portion of the Vermont Earned Income Tax Credit (see WAM 2250.1 and P-2240 A [Rebates and VT E.I.T.C.]) must be counted in the Gross Income Test only. The entire amount is counted toward the 185% test in determining eligibility for the month in which the lump sum Vermont EITC was received, with one exception.

If the lump sum Vermont EITC was received prior to the individual being granted ANFC, it is counted as a resource rather than a lump sum.

Deny/close if the Total Gross Monthly Income (C) is greater than the Gross Maximum Income Standard (B.7.)

Go to Step 2, if the Total Gross Monthly Income (C) is equal to or below the Gross Maximum Income Standard (B.7.).

D.     NET INCOME

1.     **Gross Earned Income** - Enter the Total of the verified countable income for each household member. (See WAM 2253 P.1, Earned Income; WAM 2255, Excluded Income; page P-2210 C21 Earned In-Kind Income; and pages P-2210 C19-C20 Income Allocation to a Child-in-Common)

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P-2210     Determination and Documentation of Eligibility Factors  
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C.     Financial Eligibility Computation (Continued)

To determine the gross earned income:

o     **For wages/salary**

Use the gross monthly income from the calendar month prior to the month of application and divide by the number of pay periods. To determine the monthly income for the application month, multiply this amount by 4.3 if paydays are weekly, 2.15 if pay periods are bi-weekly, or 2 if paydays are semi-monthly.

If the income from the calendar month prior to the month of application is not representative of current or future monthly income, make an estimate on available information and document it.

o     **For New or Changed Income**

Determine and inform the client what verification is needed when the client first reports new or changed income. Ask when the first pay will be received, when the regular payday is, and whether the first pay will be for a full pay period.

For recipients, base the estimate on verification received during the 10 days in which the client is to verify income (or the first paystub if the client will not receive his first pay within those 10 days and the employer will not give a statement).

If an applicant/recipient submits wage verification for a partial week and a full week and the hours vary from the first to the second week, ask the client if hours will generally vary.

- If yes, average the wages from both pay stubs and convert to a monthly amount.
- If the client says the first partial week was not representative, use the full week's wage for the estimate. Convert to a monthly amount by multiplying by 4.3.

If the hours do not vary, use the full week's wage stub and multiply by 4.3 for the estimate.

If the client submits a wage stub for a partial week, and it is the only wage stub he has received:

- If it is representative (e.g., a State employee who will be working 8 hours a day, 5 days a week, may not initially receive a full paycheck), make the estimate by multiplying the verified hourly wage by the number of hours to be worked and convert to a monthly amount.
- If it is not representative, request a statement from the employer.

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P-2210 Determination and Documentation of the Eligibility Factors

C. Financial Eligibility Computation (Continued)

Decreased Income

If a recipient asks for a supplement because income will decrease this month, ask for verification. When verification is submitted, recalculate the monthly income by averaging and converting to a monthly figure.

Issue the supplement immediately if the employer is clear on the reduction and it is an ongoing situation. If income fluctuates, wait until all hours in the month have been worked and verified to issue the supplement.

Ex. Client reports and verifies on 8/3 that her hours have decreased and wages will change from \$150 a week to \$100 a week. The employer verifies that this is an ongoing change. The first decreased check will be received 8/18. Therefore, her checks for August will be \$150, \$150, \$100 and \$100. The average is \$125, so the new monthly income for August is \$537.50 (\$125 x 4.3). Issue the supplement. In September, the monthly income will be \$430 (\$100 x 4.3).

Self-Employment Income – Tax Return

If you receive the tax return from the previous year that reflects ongoing income, see Determining Self-Employment Income Using Tax Forms Procedural Handbook on determining countable self-employment income by using the appropriate tax forms.

<http://intra.dcf.state.vt.us/esd/programs/all-programs/self-employment/Self-Employment-procedures-5.28.2013/view>

These results include the income and allowable business expense deductions that will be entered in the BUSI panel.

Information from most recent tax return forms may be “adjusted” in order to project current income.

**Example:** The client reports that milk price support income has decreased by 25% from the previous year. Current year farm expenses will approximate last year’s farm expenses. Verify the milk price support decrease (i.e. call the USDA for verification).

Last year’s income from dairy products (IRS Schedule F – milk income)	= \$ 50,000.
Last year’s farm expenses, not including depreciation	= \$ 25,500.

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P-2210 Determination and Documentation of the Eligibility Factors

C. Financial Eligibility Computation (Continued)

Current year projected income (0.75 x 50,000)	= \$ 37,500
Current year farm expense (not including depreciation)	<u>- \$ 25,500</u>
Countable Income	= \$ 12,000

\$12,000/ 12 months = \$ 1,000/month farm income projected for the current year.

**A. Self-Employment Business Expense-**

For day care income, see Rule 2274.4

Allowable Business Expenses, see Rule 2274.3

**B. Dependent Care Expense for Non Reach Up Members-**

Excluded Income, see Rule 2276, J. Use the total average amount verified.

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Self-Employment Income – Tax Return (Continued)

**C. Alimony/ Child Support for Non Reach Up Members-**

Excluded Income, see Rule 2276, H. Use the total average amount verified. The payment amount is deducted first from countable earned income and if there is a balance, it's deducted from the unearned income.

**D. Standard Employment Expense Deduction-**

Enter for each employed household member, see Rule 2275.

**E. Allowable Dependent Care Expense for Reach Up Members-**

Enter the total verified average amount up to the maximum per eligible depended, see Rule 2276, K.

Disallowed Self-Employment

1. Payments on the principal of the purchase price of income producing real estate and other capital assets such as buildings, equipment, animals, etc.
2. Expenses and net losses from prior years.
3. Depreciation Depletion and section 179 expenses.
4. Penalties and fines.
5. Money set aside for owner's retirement from Federal, State and Local Income Taxes.

Self- Employment Income- Fact Sheet

The purpose of this procedure is to track income for clients with new self-employment who haven't filed tax returns for their income or for income that has changed from the previous year's tax return and it is now not reflective of ongoing income.

Client shall provide a written statement of potential ongoing monthly income/expenses and will be required to provide verification for bi-monthly reviews. The bi-monthly review of the income/expenses will continue until the income has been reported to the IRS. (See Reach Up Rule 2211 p.3)

Self-Employment Fact Sheets are available for calculating farm income (204F), rental income (204R), and business income (204B).

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Calculating Self-Employment:

Initial Business/Trade startup costs are usually higher during the beginning months of operation. Use as many months of reflective income/expense data as the client can provide to calculate their ongoing income.

**Example:** Client had a catering business for 7 months and they are now applying for Reach Up. During the interview, the client discloses that her business income/expenses have been stable for the last 3 months and are reflective of what she plans to have for future months. The client would have to provide verification of the stable, reflective income/expenses from the last 3 months.

How to track income from new self-employment or income that has changed from the previous years' tax return:

1. Reach Up case manager creates a future to-do only for themselves requesting self-employment income/ expense verification every other month from the client.
2. Reach Up case manager sends out 202VCR for Reach Up only using a Macro for this verification with a return envelope to Application Documentation Processing Center (ADPC).  
The Macro will state:

*"Please provide verification of your business income and expenses from the last 2 months:*

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*You may complete the enclosed Fact Sheet - one for each month- or you may provide all the same information in a separate document.*

*Enclosed: 2 x 204X \*\*\*\*\*"*

The case manager will fill in the appropriate 2 months and s/he will also change the 204X to 204B, 204F or 204R depending on the clients' business.

3. The eligibility worker takes the average of the previously provided income and expenses with the new income and expenses and s/he updates the BUSI panel. If the case is calling for a benefit approval, the eligibility worker would process the change for all programs.

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Calculating Self-Employment (Continued)

**Example:**

1/1/2016 Client applies for Reach Up.

- 202V request asks for income and expense documentation from the time that the income and expenses have been stable/ ongoing.

1/1/2016 202V Verification is received.

- Client provides 7 months of 204Bs as their income and expenses were the same during those months.

3/1/2016 202VCR is sent out by Reach Up Case Manager.

- Please provide verification of your business income and expenses from the last 2 months: January and February of 2016.  
You may complete the enclosed Fact Sheet - one for each month- or you may provide all the same information in a separate document.  
Enclosed: 2 x 204B \*\*\*\*\*

3/11/2016 202VCR Verification is received.

- Eligibility worker calculates the average of the income and expenses from the previous 9 months (7 months from initial application, 2 months from bi-monthly reporting) and updates the BUSI panel. If case is calling for an approval, the eligibility worker would process the change.



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P-2210 Determination and Documentation of Eligibility Factors  
(Cont'd)

C. Financial Eligibility Computation (Continued)

..... and now back to the DSW 203A .....

2. **Gross Unearned Income** - Enter total of the verified countable income for each household member (i.e. Social Security, Unemployment Compensation, Child Support, etc. - see WAM 2252).
  - 2.a. **Alimony/Child Support Balance** - Enter balance, if applicable - see 1.d.
3. **Total Net Income** - Enter the total of Net Earned Income (Step Two - 1.g) and Net Unearned Income (2.b.).

E. ASSISTANCE

1. Total Basic Need Requirements - enter amount from Step One B.6 minus B.5.

NOTE: Special needs from Step 1 B.5 are not counted here.

2. Total Net Income - enter amount from Step Two D.3.

Deny/close if Total Net Income (E.2.) is greater than the Total Basic Need Requirement (E.1.). Go to Step Three if equal to or less than E .1.

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P-2210 C7

P-2210 Determination and Documentation of Eligibility Factors  
(Cont'd)

C. Financial Eligibility Computation (Continued)

F. NET INCOME

1. **Gross Earned Income** - see STEP TWO D.1. for amounts to be entered in 1.a. through 1.e.

1.h. \$30 and one-third - or - \$30 disregard - calculate and enter amount for each household member if applicable - see WAM 2253.11 and 2254; and P-2210 G.

**Group 2 and 3 Group Members:**

1.i. **The \$150 disregard is pre-printed for you to subtract.**

1.k. **Calculate the rest of the disregard by taking 25% of the remainder on line j.**

1.l. Allowable Dependent Care Expense for ANFC Members - enter amount, if applicable, from STEP TWO 1.f.

2. **Gross Unearned Income** - Enter amount from STEP TWO D.2.

2.a. **Alimony/Child Support Balance** - enter amount from STEP TWO D.2.a.

3. **Total Net Income** - enter the total of Net Earned Income (1.m.) and Net Unearned Income (2.b.).

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P-2210 Determination and Documentation of Eligibility Factors  
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C. Financial Eligibility Computation (Continued)

G. ASSISTANCE

1. **Total Basic Need Requirements** - enter STEP ONE B.6. minus B.5.
2. **Precomputed Payment Standard** - calculate by multiplying Total Basic Need Requirements by the current rateable reduction - (WAM 2245.24).
3. **Total Net Income** - enter amount from STEP THREE F.3.
4. **GRANT AMOUNT** - the difference between the Precomputed Payment Standard and the Total Net Income. Drop the cents from the grant amount figure. Continue with steps G.5 - G.9, if applicable.
5. **GRANT AMOUNT X Proration %** - multiply GRANT AMOUNT by percentage which corresponds to the calendar day the grant is effective (see 2226.1).

Note: The 30 day effective date of grant period starts from the date of the original application even if the application is denied for month 1 and eligible for month 2.

Example: Application is received on May 20 and is ineligible for May but eligible for June. The effective date of grant can be no later than June 18.

6. **Prorated GRANT AMOUNT** - round the amount calculated in #5 according to instructions on the DSW 203A.
  7. **General Assistance Received** - Total the countable General Assistance (GA) received and drop the cents from the total. Only GA received during the period of ANFC eligibility is countable. GA checks issued prior to the day ANFC is approved are not countable even if the period of time covered by the GA overlaps the period of ANFC eligibility.  
(WAM 2241.2)
  8. **Group 2 and 3: Enter the whole dollar amount (drop cents) of child support paid directly to the household that month, less up to the \$50 disregard. It is based on the amount received by the Office of Child Support 2 months ago (ex., support received 8/10 is sent to the client for receipt 10/1, so is used in October's budget).**
  9. **Recoupment Amount** - enter amount from RECO/D/ANFC in ACCESS, if a applicable. (WAM - 2234.2) NOTE: Do not recoup from an initial grant  
(P-2231 C7).
  10. **Reduced GRANT AMOUNT** - enter amount calculated by applying steps G.5 - G.9 to GRANT AMOUNT (G.4), to get the reduced GRANT AMOUNT.
- COMPUTER COMPUTATION - refer to STAT, ELIG and FIAT sections of the ACCESS procedures on entering information on the STAT to be used by

ACCESS in determining eligibility results.

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P-2210 Determination and Documentation of Eligibility Factors  
(Cont'd)

C. Financial Eligibility Computation (Continued)

EXAMPLES

Example 1 - Not Eligible/ Income Greater Than Income Standard

Ms. Cameron applies for ANFC for herself and her daughter. They live in an apartment in Chittenden County and pay \$525 a month for rent. She earns \$350 a week working at the bank. Ms. Cameron receives \$400 a month in child support.

\$400 child support B \$50 passalong;  
see WAM 2255.1 and P-2260 C

Note: Although Ms. Cameron pays \$525 a month for rent, count shelter only up to the maximum in figuring the Total Basic Need Requirements.

To figure Ms. Cameron's income use the pay stubs from the previous month. Since Ms. Cameron earned \$350 each week, multiply \$350 gross weekly by 4.3 weeks to get the monthly amount of \$1505.

In figuring Gross Monthly Income, the child support received (minus \$50) must be counted as unearned income.

Ms. Cameron is ineligible as her Total Gross Monthly Income (C) is greater than the Gross Maximum Income Standard (B 7).

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P-2210     Determination and Documentation of Eligibility Factors  
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C.     Financial Eligibility Computation (Continued)

EXAMPLE 2 - Eligible Step One - Ineligible Step Two

Ms. North and her daughter rent an apartment outside Chittenden County for \$375 a month. Ms. North works at the laundromat earning \$160 a week. She doesn't have any child care expenses as her daughter stays with a relative after school. Ms. North receives \$400 a month in child support.

\* \$400 child support B \$50 passalong;  
see            WAM 2255.1 and P-2260 C

Note: Although Ms. North pays \$375 a month for rent, count shelter only up to the maximum in figuring the Total Basic Need Requirements.

To figure Ms. North's income, use the pay stubs from the previous month. Since Ms. North earned \$160 each week, multiply \$160 gross weekly income by 4.3 weeks to get the monthly amount of \$688.

In figuring Gross Monthly Income, the child support received (minus \$50) must be counted as unearned income.

Since the Total Gross Monthly Income (C) is less than the Gross Maximum Income Standard (B 7), proceed to Step Two.

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P-2210                      Determination and Documentation of Eligibility Factors  
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C.      Financial Eligibility Computation (Continued)

Example 2 (Continued)

Since Ms. North's Total Net Income (E.2.) is greater than the Total Basic Need Requirements (E.1.), she is ineligible.

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P-2210 Determination and Documentation of Eligibility Factors (Cont'd)

C. Financial Eligibility Computation (Continued)

Example 3 - Two Earners (One Wages/One Self-Employment)

Mary and Bob Jones and their two children live in an apartment outside Chittenden County and pay \$375 per month for rent. Bob works part time at a local store and earns \$90 a week. Mary started babysitting in June for two children three days a week, for whom she furnishes lunch each day. She is paid \$30 a week for each child. The Jones family come in to apply for ANFC for the first time on August 1st and is assigned to Group 1.

Note: Although they pay \$375 a month for rent, count shelter only up to the maximum in figuring Total Basic Needs Requirements.

Determine the Gross Monthly Income. Since there are two people who are working and one of them is self-employed, figure the self-employment income first and deduct the self-employment business expense from that income (see pages P-2210 C4 and P-2210 C22).

Since Mary just started babysitting in June, there are no tax returns from last year to figure her monthly income. Use the monthly income from July.

Mary earned \$30 a week for each child, giving her a monthly income of \$258. Her self-employment business expenses were as follows:

$\$1.51/\text{lunch/day} \times 2 \text{ children} = \$3.02/\text{day} \times 3 \text{ days} = \$9.06/\text{week} \times 4.3 \text{ weeks} = \$38.96 \text{ monthly business expenses.}$

Since Mary's income is greater than her expenses, complete section C. by adding Mary's and Bob's income together before deducting the self-employment business expenses. Bob's income from July was \$387 (\$90/week X 4.3 weeks).

They are eligible in Step One. Continue with Step Two.



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P-2210                      Determination and Documentation of Eligibility Factors  
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C.     Financial Eligibility Computation (Continued)

Since their Total Net Income (E.2.) is less than their Total Basic Need Requirements (E.1.), continue with Step Three.

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P-2210  
(Cont'd)

Determination and Documentation of Eligibility Factors

C. Financial Eligibility Computation (Continued)

The ongoing Grant Amount (G4) for the Jones is \$453.

The Jones applied on August 1 and their grant was approved on August 15th. The proration is 53% so they will receive a check for \$240 for the period 8/15 to 8/31.

Example 4 - Five Pay Days in the Month Before Application

Ms. Adams and her two children live in their home in Chittenden County. She pays a mortgage of \$350 a month plus \$1000 a year in property taxes. She receives \$250 a month in child support. Ms. Adams works at the hospital and her hours vary slightly each week. She has child care for the two children after school and pays \$25 a week for each child, for which she is reimbursed (per WAM 2348). Ms. Adams comes in to apply on November 1 and is assigned to **Group 2**.

Ms. Adams' pay stubs for October are as follows:

10/3	\$140
10/10	\$155
10/17	\$160
10/24	\$145
10/31	\$165
Total	\$765

Total the gross income for the month and divide by five to get an average weekly salary of \$153. Multiply by 4.3 to get an average of \$657.90.

\* \$250 child support B \$50 passalong see  
WAM 2255.1 and P-2260 C

Note: Although Ms. Adams pays \$433.33 a month for mortgage and taxes, count shelter only up to the maximum in figuring the Total Basic Needs Requirements.

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P-2210 Determination and Documentation of Eligibility Factors (Cont'd)

C. Financial Eligibility Computation (Continued)

Example 4 (Continued)

Since the Gross Monthly Income (C) is less than the Gross Maximum Income Standard (B 7) they are eligible in Step One, continue with Step Two.

Count child support as unearned income because Ms. Adams can keep any support she received before being granted (P-2260 C). She must report the amount to you.

Since the Total Net Income (E 2) is less than the Total Basic Need Requirements

(E 1), continue with Step Three.

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C.     Financial Eligibility Computation (Continued)

Example 4 (Continued)

The Grant Amount (G4) is \$75.

Ms. Adams' grant is approved on November 10. The proration is 70% and she will receive a check for \$53, for the period 11/10 - 11/30.

If you grant in November, child support received in December will have to be given to DSW so do not include child support in December's grant calculation. Continue to count it (less the passalong) in the Gross Monthly Income (185%) test (WAM 2240.1).

**Since Ms. Adams is a Group 2 member, she will begin receiving direct payments of child support in the third month after the Office of Child Support began receiving payments from the noncustodial parent (see P-2260 D#2). Do not use line G.8. until she begins receiving those payments.**

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P-2210                      Determination and Documentation of Eligibility Factors  
(Continued)

C.     Financial Eligibility Computation (Continued)

Example 5   Proration of initial month and deduction of General Assistance  
received.

Polly Prim and her two children apply for ANFC on July 10. She also applies for General Assistance and is granted Food and Personal Needs money of \$49 (14 days) and her current electric bill of \$78.15 is paid. The household has no other income. Their rent is \$450 in Chittenden County. The household passes the 185% test and the net income test. ANFC is authorized (approved) on July 21.

Per WAM 2241.2 only food money received on or after the effective date of ANFC eligibility (July 21) is deducted from the grant. Since her GA was received prior to July 21, no GA is deducted.

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P-2210 C18

P-2210                      Determination and Documentation of Eligibility Factors  
(Continued)

C.     Financial Eligibility Computation (Continued)

Example 6   Recoupment

Active ANFC **Group 2 or 3** household of 6 with an ongoing entitlement of \$843 (\$200 support plus the \$50 disregard and \$643 ANFC) begins repayment of a \$500 client error overpayment. The recoupment amount is \$84 per month. See P-2231 C for recoupment calculations.

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P-2210 C19

P-2210                      Determination and Documentation of Eligibility Factors  
(Cont'd)C.      Financial Eligibility Computation (Continued)Income Allocation to Child-In-CommonPolicy Basis:    WAM 2255.1 #9

Allocation of income to a child-in-common will occur when the child-in-common of unmarried parents has no deprivation factor and is therefore ineligible. Look at each parent's countable income separately. "Countable" income is gross earned income (after business expenses if self-employed) plus unearned income. For each parent on ANFC, calculate the following:

$$\frac{\text{number of child(ren)-in-common}}{\text{number of people for whom the parent is responsible}}$$

The parent is financially responsible for him/herself and all of his/her children. Multiply this fraction by the countable income to determine the amount to be allocated to the child(ren)-in-common. Deduct this allocation from the gross income, calculate the grant amount, and use the FIAT function to issue the grant.

NOTE:            This policy does not impact the income figure used in the 185% test. We will continue to use the total gross income.

EXAMPLE 1:

Household consists of Mom, Dad, their son, her two daughters from a previous relationship, and his son from a previous relationship. Mom and Dad are not married.

MOM		DAD	
		Son A	
Daughter A	Daughter B		Son B

Neither parent meets UP criteria or is incapacitated so Son A is not deprived. **(They are assigned to Group 1.)**

1.    \*    Mom's average gross earned income is \$400.
- \*    She is financially responsible for herself, her two daughters and Son A.
- \*    Therefore, Son A is entitled to 1/4 of her countable income, or \$100.
- \*    Deduct the allocated income from the earned income. Mom's gross ANFC earned income is \$400 B 100 = \$300.
- \*    Calculate the ANFC grant amount for Mom and her two daughters, and enter it in FIAT.

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P-2210 C20

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(Cont'd)

Determination and Documentation of Eligibility Factors

C. Financial Eligibility Computation (Continued)

Income Allocation to Child-In-Common

2.   \*   Dad's earned income is \$420.  
      \*   He is financially responsible for himself, Son A and Son B.  
      \*   Therefore, Son A is entitled to 1/3 of \$420, or \$140.  
      \*   Dad's gross income for ANFC purposes is therefore \$420 B 140  
          or \$280.  
      \*   Calculate the grant amount for Dad and Son B and enter it in  
          FIAT.

EXAMPLE 2:

MOM                      DAD

Son B

Son A

Neither parent qualifies as a UP nor is incapacitated so Son B is not deprived. Mom and Dad are not married. **(They are assigned to Group 1.)**

- \*   Mom's average gross earned income is \$100 and her unearned income is \$350.  
\*   She is responsible for herself, Son A, and Son B.  
\*   Therefore, we must allocate 1/3 of her total income to Son B.  
\*   1/3 of \$450 is \$150.  
\*   Deduct the \$150 from earned income first, and if there is any remainder, deduct it from the unearned income. \$100 earned B \$150; the earned income is wiped out and there is \$50 remaining to be deducted from the \$350 unearned income. \$350 B 50 = \$300 gross unearned income to be counted in the grant.  
\*   Calculate the grant amount for Mom and Son A and enter it in FIAT.



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P-2210 C21

P-2210 Determination and Documentation of Eligibility Factors  
(Cont'd)C. Financial Eligibility Computation (Continued)Earned In-Kind Income (WAM 2245.3, 2250.2)

If a household receives housing (or its cost of housing is reduced) as earned in-kind income, budget the shelter and in-kind earned income as follows:

Example:

Mrs. Howard and her two children rent an apartment in Chittenden County for \$350 a month. The mother keeps the landlord's accounts for him. In return, the landlord reduces her rent by \$100 a month.

Determine the amount of the housing allowance. Compare the maximum housing allowance to the sum of the incurred monthly cash obligation and the amount of the in-kind income, and use the lesser amount.

Maximum Housing  
Allowance

\$423

Sum of Cash Obligation  
and In-Kind Income

Cash obligations	\$250
In-Kind income	+100
Total	<u>\$350</u>

Lesser amount = \$350

Enter \$350 in the RENT AMT field on the rent panel.

Determine the amount of in-kind income to be budgeted as follows:

Earned income-in-kind	\$100.00
Ratably reduced	x .56
	<u>\$ 56.00</u>

In ACCESS enter \$56.00 in the EQUIV AMOUNT field and Y in the RECUR field on the INKD panel.

10/1/16

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P-2210 C22

P-2210 Determination and Documentation Eligibility Factors

C. Financial Eligibility Computation (Continued)

- Business Expenses - Providing Day Care Meals and Snacks (effective 10/1/16)

A recipient providing day care for other children in his or her own home is entitled to deduct, as a business expense from earned income, the cost of meals and snacks provided to those children. Use the following standard deductions or actual documented expenses, if higher.

Breakfast	\$1.31 per day
Lunch only	\$2.46 per day
Dinner only	\$2.46 per day
Snack	\$ .73 per day

In cases that have documented non-meal related expenses, do the following:

- Manually figure the total monthly meal expense using either the standard deduction table or the actual verified expenses (whichever is higher).
- Figure the monthly total for non-meal related expenses.
- Add a) to b) and enter the total in the ACTUALS field on the DCIN panel. For these cases the entries in the meals fields will be disregarded and the amount in the ACTUALS field used.

Business Expenses - Providing Room and/or Board (effective 10/1/16)

Use either A or B below, whichever is the higher amount, for the business expense deduction.

A.

ACCESS Code	Group Size Type	1	2	3	4	5	6+
1	Room Only	173	318	456	579	688	825
2	2/3 Board	129	238	341	433	514	617
3	Board Only	194	357	511	649	771	925
4	Room and 2/3 Board	302	556	797	1012	1202	1442
5	Room and Board	367	675	967	1228	1459	1750

- The actual documented amount of business expenses for room and/or board providing the amount does not exceed the income received from the roomers and boarders.

8/1/15

Bulletin No. 15-24

P-2210 C23

P-2210 Determination and Documentation Eligibility Factors

C. Financial Eligibility Computation (Continued)

- Counting Up to \$125 of Parent's SSI Income in the Reach Up Budget

Beginning August 1, 2015, the Reach Up program must count a portion of Supplemental Security Income (SSI) payments received by a parent when determining the amount of a family's financial assistance. Up to \$125 of a parent's SSI payment will count as unearned income when determining the family's monthly cash benefit. If both parents receive SSI, only up to \$125 for both parents combined will be countable. SSI payments received by/for children will not count. SSI payments received by caretakers will not count.

New Reach Up Application with Parent(s) in Household that Receive SSI

1. Determine how much SSI income the parent(s) have as matched by SDX within ACCESS, or as confirmed by SSA. During the interview, inform the client how much of this income will now be counting.
2. Create an UNEA panel under an eligible child's name. If there is no child on Reach Up then complete this step with the parent's name that is on Reach Up. Enter a CODE 20 under "TYPE", and enter the amount, up to \$125, in a UNEA panel. If the parent(s) has less than \$125 of SSI income, then enter the full amount of the SSI payment in the UNEA. In the "DESCRIPTION" type "SSI-RUFA ONLY".
3. Enter a CATN, stating "UNEA created in child's (or parent on Reach Up if applicable) name in order to correctly count the parent's SSI income of up to \$125".
4. Check ELIG D RUFA to see that \$125 of unearned income is counting in the RUFA budget.
5. Approve the changes to all benefits in ELIG C.
6. When all other verification for a new application has been received approve case.
7. Check the RUFA "Notice of Decision" to ensure the \$125 of unearned income is listed in the budget. (Please note this amount could be more or less depending on how much SSI income the person has, or if they have any other unearned income that should be counting.)

06/24/15 15:28 UNEARNED INCOME QUESTION 28 ( UNEA . 03 )  
3609 491 (LAST UPDATED: 06/24/15 15:20 | ASPAFI )  
AVG MONTHLY  
INCOME AMT RECEIPT DATE  
NAME OF PERSON \$\$\$\$ C6 MO DA YEAR TYPE REC  
RECEIVING UNEARNED INCOME 125 00 06 01 2015 20 Y  
COLIN BLACK \*\*DESCRIPTION\*\*

UNEARNED INCOME TYPES:

01 SSA	09 MILITARY ALLOTMENT	17 RETIREMENT
02 SSI-AABD	10 GENERAL ASSISTANCE	18 COUNT FOR ALL PROGRAMS
03 VT UNEMPLOYMENT COMP	11 VA PENSION	19 NOT COUNT ANY PROGRAM
04 CHILD SUPPORT	12 GIFTS, PRIZES, INHERIT	20 COUNT RUFA, RUFA-ME, TCC
05 WORKMANS COMP	13 STRIKE BENEFITS	21 COUNT FS
06 RAILROAD RETIREMENT	14 FOSTER CARE	22 COUNT SSI-ME
07 DIVIDENDS	15 PUBLIC ASSISTANCE	23 COUNT SF
08 VA COMPENSATION	16 LUMP SUM	24 COUNT FS AND SF
		25 JTPA STIPEND

USER: D1J FN: STAT MODE: D RPTGRP: BLACK PERIOD: 06 15 COMMAND: |  
DO: Z IMS: D1J REPORTING ADULT: JACK BLACK

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P-2210 Determination and Documentation Eligibility Factors

Active Reach Up Grant: New Parent added to Household that Receives SSI

1. Determine how much SSI income the parent has as matched by SDX within ACCESS, or as confirmed by SSA.
2. Create an UNEA panel under an eligible child's name. If there is no child on Reach Up then complete this step with the parent's name that is on Reach Up. Enter a CODE 20 under "TYPE", and enter the amount, up to \$125, in a UNEA panel. If the parent(s) has less than \$125 of SSI income, then enter the full amount of the SSI payment in the UNEA. In the "DESCRIPTION" type "SSI-RUFA ONLY".
3. Enter a CATN, stating "UNEA created in child's (or parent on Reach Up if applicable) name in order to correctly count the parent's SSI income of up to \$125".
4. Check ELIG D RUFA to see that \$125 of unearned income is counting in the RUFA budget.
5. Approve the changes to all benefits in ELIG C.
6. Check the RUFA "Notice of Decision" to ensure the \$125 of unearned income is listed in the budget. (Please note this amount could be more or less depending on how much SSI income the person has, or if they have any other unearned income that should be counting.)

Temporary Absence Where Parent(s) Receives SSI and all Children are Absent from Household

1. Remove the "Date Left" of one of the children that is temporarily absent from the household.
2. Follow the above steps for "Active Reach Up Grant" 1-4.
3. Go back to this child's MEMB panel and put the original left date back in with a code "6".
4. Update the UNEA panel that is in the parent's name coded 24 (count for FS and SF only) for the amount of Reach Up grant.
5. Then follow steps 4 through 6 above.

What to Count if the Parent has an Active Recoupment with Social Security

If the parent's SSI payments are being recouped, and the parent receives no payment or a reduced payment, only count the portion of the SSI payment (up to \$125) that the parent actually receives.